

## Change in equity

Parent Bank (NOKm)	Issued equity		Earned equity						
	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity	Additional Tier 1 Capital	Total equity
<b>Equity at 1 January 2019</b>	<b>2,597</b>	<b>895</b>	<b>5,126</b>	<b>5,602</b>	<b>1,034</b>	<b>155</b>	<b>-</b>	<b>1,000</b>	<b>16,409</b>
Net profit	-	-	-	-	-	-	-	-	-
<b>Other comprehensive income</b>									
Financial assets through OCI	-	-	-	-	-	-	-25	-	-25
Actuarial gains (losses), pensions	-	-	-	-	-	-	-18	-	-18
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>313</b>	<b>555</b>	<b>1,314</b>	<b>34</b>	<b>-18</b>	<b>47</b>	<b>2,245</b>
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Transactions with owners</b>									
Dividend declared for 2017	-	-	-	-	-373	-	-	-	-373
To be disbursed from gift fund	-	-	-	-	-	-	-	250	250
Additional Tier 1 Capital	-	-	-	-	-	-	-	-47	-47
Buyback Additional Tier 1 Capital issued	-0	-	-	-0	-	-	-	-	-0
Interest payments additional Tier 1 capital	-	-	-7	-12	-	-	18	-	-1
Purchase and sale of own ECCs	-0	-	-7	-12	-1,034	-	18	203	-832
Direct recognitions in equity	2,597	895	5,432	6,144	1,314	189	-	1,250	17,822
<b>Total transactions with owners</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Equity at 31 December 2019</b>	<b>2,597</b>	<b>895</b>	<b>5,432</b>	<b>6,144</b>	<b>1,314</b>	<b>189</b>	<b>-</b>	<b>1,250</b>	<b>17,822</b>

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<b>Equity at 1 January 2020</b>	<b>2,597</b>	<b>895</b>	<b>5,432</b>	<b>6,144</b>	<b>1,314</b>	<b>189</b>	<b>-</b>	<b>1,250</b>	<b>17,822</b>
Net profit	-	-	-	-	-	-	106	-	106
<b>Other comprehensive income</b>									
Value changes on loans measured at fair value	-	-	-	-	-	-	3	-	3
Actuarial gains (losses), pensions	-	-	-	-	-	-	-30	-	-30
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-27</b>	<b>-</b>	<b>-27</b>
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>79</b>	<b>-</b>	<b>79</b>
<b>Transactions with owners</b>									
Dividend declared for 2019	-	-	-	194	-840	-	-	-	-647
To be disbursed from gift fund	-	-	109	-	-474	-	-	-	-364
Additional Tier 1 Capital	-	-	-	-	-	-	-	-	-
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-23	-23
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-0
Direct recognitions in equity	-	-	-	-	-	-	-	-	-
Total transactions with owners	-0	-	109	194	-1,314	-	-	-23	-1,034
<b>Equity at 31 March 2020</b>	<b>2,597</b>	<b>895</b>	<b>5,541</b>	<b>6,338</b>	<b>-</b>	<b>189</b>	<b>79</b>	<b>1,227</b>	<b>16,866</b>

Group	Attributable to parent company equity holders									
	Issued equity		Earned equity							
(NOKm)	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	Total equity
<b>Equity at 1 January 2019</b>	<b>2,592</b>	<b>895</b>	<b>5,126</b>	<b>5,594</b>	<b>1,034</b>	<b>155</b>	<b>1,608</b>	<b>1,043</b>	<b>637</b>	<b>18,686</b>
Net profit	-	-	313	555	1,314	34	242	49	56	2,563
<b>Other comprehensive income</b>										
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	9	-	-	9
Value changes on loans measured at fair value	-	-	-	-	-	-	6	-	-	6
Actuarial gains (losses), pensions	-	-	-	-	-	-	-25	-	-	-25
Other comprehensive income	-	-	-	-	-	-	-9	-	-	-9
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>313</b>	<b>555</b>	<b>1,314</b>	<b>34</b>	<b>232</b>	<b>49</b>	<b>56</b>	<b>2,554</b>
<b>Transactions with owners</b>										
Dividend declared for 2018	-	-	-	-	-661	-	-	-	-	-661
To be disbursed from gift fund	-	-	-	-	-373	-	-	-	-	-373
Additional Tier 1 Capital issued	-	-	-	-	-	-	-	250	-	250
Buyback										
Additional Tier 1 Capital issued	-	-	-	-	-	-	-	-	-	-
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-49	-	-49
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-	-0
Own ECC held by SB1 Markets*)	-6	-	-	-14	-	-	-12	-	-	-33
Direct recognitions in equity	-	-	-7	-12	-	-	22	-	-	3
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-24	-	-	-24
Change in non-controlling interests	-	-	-	-	-	-	-	-	67	67
<b>Total transactions with owners</b>	<b>-6</b>	<b>-</b>	<b>-7</b>	<b>-27</b>	<b>-1,034</b>	<b>-</b>	<b>-14</b>	<b>201</b>	<b>67</b>	<b>-820</b>
<b>Equity at 31 December 2019</b>	<b>2,586</b>	<b>895</b>	<b>5,432</b>	<b>6,123</b>	<b>1,314</b>	<b>189</b>	<b>1,827</b>	<b>1,293</b>	<b>761</b>	<b>20,420</b>

\*) Holding of own equity certificates as part of SpareBank 1 Markets' trading activity

(NOKm)	Attributable to parent company equity holders									
	Issued equity			Earned equity						
	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	Total equity
<b>Equity at 1 January 2020</b>	2,586	895	5,432	6,123	1,314	189	1,827	1,293	761	20,420
Net profit	-	-	-	-	-	-	278	-	12	290
<b>Other comprehensive income</b>										
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	11	-	-	11
Value changes on loans measured at fair value	-	-	-	-	-	-	3	-	-	3
Actuarial gains (losses), pensions	-	-	-	-	-	-	-30	-	-	-30
Other comprehensive income	-	-	-	-	-	-	-16	-	-	-16
Total other comprehensive income	-	-	-	-	-	-	262	-	12	274
<b>Transactions with owners</b>										
Dividend declared for 2019	-	-	-	194	-840	-	-	-	-	-647
To be disbursed from gift fund	-	-	109	-	-474	-	-	-	-	-364
Additional Tier 1 capital issued	-	-	-	-	-	-	-	-	-	-
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-	-	-
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-24	-	-24
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-	-0
Own ECC held by SB1 Markets*)	-2	-	-	-6	-	-	5	-	-	-2
Direct recognitions in equity	-	-	-	-	-	-	-4	-	-	-4
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-40	-	-	-40
Change in non-controlling interests	-	-	-	-	-	-	-	-	-13	-13
<b>Total transactions with owners</b>	-2	-	109	188	-1,314	-	-39	-24	-13	-1,094
<b>Equity at 31 March 2020</b>	2,584	895	5,541	6,311	-	189	2,050	1,268	760	19,600

\*) Holding of own equity certificates as part of SpareBank 1 Markets' trading activity